# **TENNESSEE**

**Insurance Supplement** 

# **Examination Content Outlines**

Effective Date: April 1, 2005

# LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts (50 scoreable questions plus 10 pretest questions)

I.	TYPES OF POLICIES	16
	A. Traditional whole life products	
	1. Ordinary (straight) life	
	2. Limited-pay and single-premium life	

- 3. Modified and graded premium whole life
- 4. Adjustable life

#### B. Interest-sensitive life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life

#### C. Term life

- 1. Level, decreasing, and increasing term
- 2. Special features
  - a. Renewable
  - b. Convertible

#### D. Annuities

- 1. Single, level, and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable

#### E. Endowment

#### F. Combination plans and variations

- 1. Family policy
- 2. Family income policy
- 3. Joint life
- 4. Survivorship life

## 

#### A. Policy riders

- 1. Waiver of premium
- 2. Guaranteed insurability
- 3. Payor benefit
- Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds (e.g., spouse, children, nonfamily)

#### B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
  - a. Primary and contingent
  - b. Revocable and irrevocable
  - c. Changes

#### d. Common disaster

- 7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Nonforfeiture options
- 11. Dividends and dividend options
- 12. Incontestability
- 13. Assignments
- 14. Suicide
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- 16. Settlement options
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- Required signatures
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  - 4. Warranties and representations
  - 5. Collecting the initial premium and issuing the receipt

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- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification

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- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

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- 1. Conversion privilege
- 2. Contributory vs. noncontributory

#### C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

# D. Business insurance (e.g., key employee, buy and sell agreement, split-dollar, etc.)

- E. Social Security benefits and taxes
- F. Tax treatment of insurance premiums, proceeds, dividends
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  - 2. Group life
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	_	Ref: 56-6-111	Not	ote: To the extent that the specific contracts, forms, and
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	Ref: 56-8-104		c. Independent Contractors
	3. Boycotting		d. Insured contracts
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	Ref: 56-8-104		Damage Liability
	5. Rebating		(1) Occurrence
	Ref: 56-8-104		(2) Claims Made
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	Ref: 56-8-104		and Supplemental
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	Ref: 56-8-104		<ul> <li>b. Coverage B: Personal Injury and Advertising</li> </ul>
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	v		law, which are addressed elsewhere in this outline.)
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(50 scoreable questions plus 10 pretest questions)			Crime
Note: To the extent that the specific contracts, forms and			Employee Theft     Theft of Manage and

endorsements dealt with in this outline are available in

standardized versions, outline references are to items developed by

(1) Insurance Services Office; (2) National Council on

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2. Inside the Premises-Theft of Money and

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F	F. Negligence	Ref: 56-6-120
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		6. Temporary license
	J. Notice of claim	Ref: 56-6-111
	K. Arbitration	7. License renewal
_	Other insurance	Ref: 56-6-107
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	Ref: 56-8-104	( 75 scor	eable questions plus 11 pretest questions)
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- Z. Binders
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